

Information to identify the case:

Debtor 1 **Seung Y Lee**
First Name Middle Name Last Name

Debtor 2 **Nam D Lim**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **District of New Jersey**

Case number: **16-31364-SLM**

Social Security number or ITIN **xxx-xx-5355**
EIN **-----**
Social Security number or ITIN **xxx-xx-5357**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Seung Y Lee

Nam D Lim

2/3/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Seung Y Lee
Nam D Lim
DebtorsCase No. 16-31364-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db/jdb +Seung Y Lee, Nam D Lim, 688 Chestnut Ave, Teaneck, NJ 07666-2404
 516488509 +American Express, American Express Legal, PO Box 278, Ramsey, NJ 07446-0278
 516488510 Bank of America, c/o Frederic Weinberg, 120 Laurel Oak Road, Suite 104, Voorhees, NJ 08043
 516488513 Chase, PO Box 24696, Columbus, OH 43224-0696
 516488515 +Ditech, c/o Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 516497909 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
 516488518 +Lai Yuet Leung, 53-28 Clearview Expressway, Oakland Gardens, NY 11364-1707
 516488517 +Lai Yuet Leung, c/o Wong, Wong & Associates, 150 Broadway, STE 1588, New York, NY 10038-4305
 516488519 +Noah Bank, c/o Philip R Kaufman, Esq, 54 Woodbridge Ave, Highland Park, NJ 08904-3257
 516488521 +PNC Bank NA, PO Box 3180, Pittsburgh, PA 15230-3180
 516488520 PNC Bank NA, c/o WW&R, 323 W. Lakeside Ave, Suite 200, Cleveland, OH 44113-1009
 516488522 +Shiel Medical Labs, c/o Paul Michael Marketing, 18609 Union Tpke, Flushing, NY 11366-1741
 516488523 +Shiel Medical Labs, c/o Paul Michael Marketing, 159-16 Union Tpke, Suite 302, Flushing, NY 11366-1955
 516488525 +TD Bank/Target, c/o ERC, PO Box 57610, Jacksonville, FL 32241-7610
 516488527 Teaneck Emergency Physicians, c/o Amerifinancial Solutions, PO Box 602570, Charlotte, NC 28260-2570
 516488528 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank RMS CC, 205 W 4th St, Cincinnati, OH 45202)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 03 2017 23:37:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 03 2017 23:37:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516548079 EDI: BECKLEE.COM Feb 03 2017 23:13:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516488512 EDI: BANKAMER.COM Feb 03 2017 23:13:00 Bank of America, P.O. Box 982235, El Paso, TX 79998
 516488511 EDI: BANKAMER.COM Feb 03 2017 23:13:00 Bank of America, PO Box 982238, El Paso, TX 79998
 516488514 EDI: CHASE.COM Feb 03 2017 23:18:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 516488516 E-mail/Text: bankruptcy.bnc@ditech.com Feb 03 2017 23:37:43 Ditech, PO Box 6172, Rapid City, SD 57709-6172
 516488524 +E-mail/Text: birminghamtops@sba.gov Feb 03 2017 23:38:20 Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
 516488526 +EDI: WTRRNBANK.COM Feb 03 2017 23:13:00 TD Bank/Target, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 25

Date Rcvd: Feb 03, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Hyung S. Kim on behalf of Debtor Seung Y Lee James@hskimLaw.com, Soo@hskimlaw.com
Hyung S. Kim on behalf of Joint Debtor Nam D Lim James@hskimLaw.com, Soo@hskimlaw.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com

TOTAL: 5